quantified as the investigations are still going on and the actual amount can be determined only after the assessment orders have been passed.

New format for preparing Bank Accounts

528. SHRI GURUDAS DAS GUPTA:
SHRI CHATURANAN MISHRA. Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Department of Banking has issued a new format for preparing bank accounts from April this year; and

(b) if so, what are the details thereof?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): (a) Government have issued a notification on 18th January, 1991 giving notice of its intention to modify the formats of Balance Sheet and Profit & Loss Account of commercial banks after expiry of three months from the date of the publication of the notification.

(b) The proposed formats would have *inter-alia* the following features:

(i) They will give a true picture of both income and expenditure;

(ii) They will ensure uniformity in the classification of various items of assets and liabilities as well as income and expenditure; and

(iii) They will include statements on accounting policies to facilitate easy understanding.

Fraud cases in Nationalised Banks

529. SHRI GURUDAS DAS GUPTA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the number of-cases of frauds in nationalised banks has increased of. late; and

(b) if so, what action is being taken to check the same?

■ THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): (a) Information in respect of number of cases of bank frauds in India as reported to Reserve Bank of India by 28 publis setor banks during the last four years, irrespective of the date of occurrence of such frauds (given below) indicates that the number of cases have not increased,. •

Year	No. of frauds
1987	1902
1988., '..	1837
1989	1586
1990	7630

(Dara provisional)

(b) Reserve Bank of India and Government have been monitoring the siuation on a regular basis. In order to make the vigilance machinery more effective, it has been decided to appoint Chief Vigilance Officers from outside the particular bank. Preventive and detective vigilance work have been emphasised in the meetings of Chief Vigilance Officers. Banks have books of instructions indicating precautions/checks which their staff should observe to prevent occurrence| recurrence of frauds. Banks are taking steps to strengthen the control mechanisms including the internal audit/inspection machinery and to make them effective so as to eliminate the scope for frauds and malpractices. Banks have been taking a serious view of the irregularities committed by their employees and initiate action to inflict punishment befitting the seriousness of irregularities on the delinquent employees. They have j been taking steps to ensure quicker disposal of departmental enquiries. Banks have reviewed and revamped

the vigilance machinery, taken steps to tone up control and supervision, strengthen management information system, follow-up and inspection/ audit arrangements and for clearing the arreas in balancing of books and reconciliation of inter-branch and other accounts on -*a* continuous basis so as to prevent frauds in these areas.

Implementation of 'rehabilitation packages for sick industrial units

530. SHRI SYED SIBTEY RAZI: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has issued warning to the pub lic sector banks to the effect that dis honouring of their commitments to implement the rehabilitation packages for the sick industrial units will be viewed seriously; and

(b) if so, what are the details thereof?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA): (a) Reserve Bank of India (RBI) has issued detailed guidelines to Commercial Banks, reiterating the need for speedy implementation of agreed re-habilitation packages.

(b) Under these guidelines, Banks have been,. tnter-alia., advised that under no condition should they go back on their commitments earlier given and must implement their part of the package promptly. The RBI would take a serious view of banks which failed to honour their commitments without any satisfactory reasons.

12. 00 NOON Alleged Surveillance on Congress President Shri Rajiv Gandhi..

श्री सुरेन्द्रजीत सिंह अहलूवालिया : (बिहार) : सभापति महोदय,... **(व्यवधान)**...

डा० रत्नाकर पाण्डेय (उत्तर प्रदेश) : माननीय सभापति जी, ... **(व्यवधान)**..

सभापति महोदय, राजीव गांधी के घर पर... **(व्यवधान)** ... नहीं तो सदन की कार्यवाई नहीं चलने दी जाएगी । ... **(व्यवधान** ...

[उपसभापति महोदया पीठासीन हुईं]

श्री सुरेन्द्रजीत सिंह अहलूवालिया : महोदया, राजीव गांधी जी के घर पर इस सरकार के जासूसी करते हुए दो जासूस पकड़े गए हैं, जो राजीव गांधी के घर पर में बैठकर जासुसी करते थे और हर तरह के कार्यकलाप और हर तरह के मंतव्य की ... **(व्यवधान)**...

श्री सुरेश पचौरी (मध्य प्रदेश) : महोदया, यह सरकार जिसके सहयोग पर टिकी हुई है.... **(व्यवधान)** ...

SHRIMATI JAYANTHI NATA-RAJAN (Tamil Nadu): We want to know why they are spying on Congress President Rajiv Gandhi's house. Why is this Government spying on th$_e$ Congress President?

श्री सुरेन्द्रजीत सिंह अहलूवालिया : उपसभापति महोदया, प्रधान मंत्री आएं और वक्तव्य दें । ... **(व्यवधान)**... हमें सरकार का स्टेटमेंट चाहिए ...**(व्यवधान)**...

डा० रत्नाकर पाण्डेय : सदन की कोई कार्रवाई नहीं चलेगी । प्रधान मंत्री ... **(व्यवधान)** ... पुलिसकर्मियों को भेजकर हमारे नेता राजीव गांधी के घर पर... **(व्यवधान)** ...

THE DEPUTY CHAIRMAN: Go back to your seat. Whatever you want to say, you can speak from your seat. Please go back. (Interryptions),

श्री सुरेश पचौरी : यह कोई साधारण बात नहीं है, यह भूतपूर्व प्रधान मंत्री की जासुसी का मामला है, जिसके सहयोग